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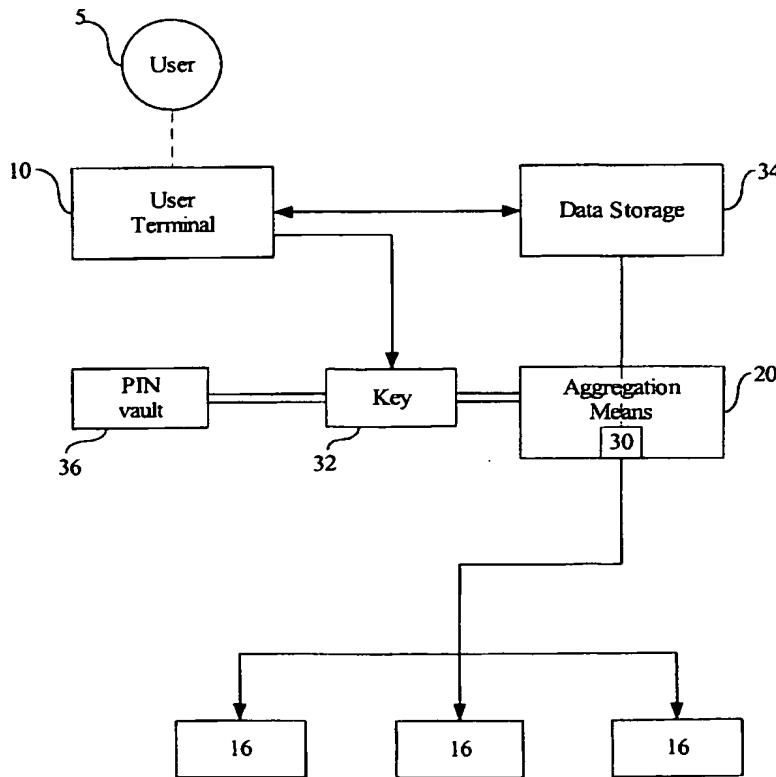
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(54) Title: AGGREGATION SERVICE



(57) Abstract: A method of aggregating one or more of a user's accounts, each of which is protected by one or more account access data keys which are personal to the user, each user account being maintained by an account managing organisation with details of the accounts being contained in an account managing organisation's database, said method including the steps of: establishing a linked data network between one or more user terminals, a custodian database, an aggregation means, and said account managing organisation or organisations database or databases; allowing a user, via a user terminal, to enter account access data keys into said custodian database for each of the user's accounts which the user chooses to aggregate; allowing a user to enter instructions via a said user terminal to the aggregation means to aggregate selected of said user's accounts; allowing the aggregation means under the instruction of the user to utilise said account access data keys from said custodian database for the purpose of using said keys to obtain account data from said database or databases of said account managing organisations; and allowing the user to access said account data from a said user terminal.

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## Aggregation Service

### Field of the invention

This invention relates to a network-based aggregation service for aggregating and compiling information from a variety of sources. In particular the invention relates  
5 to the aggregation of financial and investment account information.

### Background of the invention

Internet based aggregation services whereby users holding multiple, separate accounts with different financial and/or investment institutions can access up to date information on all of their accounts via a single website, are known. The arrangement  
10 and operation of a typical aggregation service, as is currently known, is outlined schematically in figure 1. A user 10 subscribes to an aggregation service, appointing the aggregator as an agent 12. In doing so the user supplies the agent with confidential information (including account passwords, pin numbers and login data) allowing access to the users various accounts 16. The agent 12 is therefore effectively or actually  
15 granted power of attorney to access the user's accounts. The agent stores and maintains the users confidential details in a pin vault 14. Under instructions from the user the agent uses these confidential details to access and compile data from the users separate accounts 16. The user can view the aggregated data by, for example, logging onto the agent's website, or the agent might send the aggregated data to the user on a daily or  
20 weekly basis.

There are a number of legal problems associated with account aggregation services such as that described above. In particular, in providing the agent with confidential login data, passwords and pin numbers the user is breaching confidentiality arrangements he would typically have made with the various institutions with which his  
25 accounts are held. Moreover allowing agent access to confidential account information may give rise to issues of breach of copyright or trespass. For these reasons such aggregation services could well be unlawful, or might subject the user to a loss of rights. The agent might find itself inadvertently assuming risks in relation to the user's accounts which the agent would rather not assume.

An object of the present invention is to overcome these legal and contractual difficulties inherent in the operation of prior art aggregation services.

### **Summary of the invention**

According to a first aspect of the invention there is provided a method of  
5 aggregating one or more of a user's accounts, each of which is protected by one or more account access data keys which are personal to the user, each user account being maintained by an account managing organisation with details of the accounts being contained in an account managing organisation's database, the method includes the steps of:

10 establishing a linked data network between one or more user terminals, a custodian database, an aggregation means, and said account managing organisation or organisations database or databases;

allowing a user, via a user terminal, to enter account access data keys into  
said custodian database for each of the user's accounts which the user chooses to  
15 aggregate;

allowing a user to enter instructions via a said user terminal to the aggregation means to aggregate selected of said user's accounts;

allowing the aggregation means under the instruction of the user to utilise  
said account access data keys from said custodian database for the purpose of using said  
20 keys to obtain account data from said database or databases of said account managing  
organisations; and

allowing the user to access said account data from a said user terminal.

According to a second aspect of the present invention there is provided a system  
for aggregating one or more of a user's accounts, each of which is protected by one or  
25 more account access data keys which are personal to the user, each user account being  
maintained by an account managing organisation with details of the accounts being  
contained in an account managing organisation's database, the system comprising a  
linked data network between one or more user terminals, a custodian database, an

aggregation means, and said account managing organisation or organisations database or databases, said aggregation means being adapted to, under the instruction of the user, utilise said account access data keys from said custodian database for the purpose of using said keys to obtain account data from said database or databases of said account managing organisations; wherein in use:

a user, via a user terminal, enters account access data keys into said custodian database for each of the user's accounts which the user chooses to aggregate;

said user enters instructions via a said user terminal to the aggregation means to aggregate selected of said user's accounts; and

10 said user accesses aggregated account data from a said user terminal.

Preferably said account access data keys are electronically readable data strings such as pin numbers or passwords.

In a preferred embodiment, said aggregation means and said custodian database are controlled and managed by separate organisations.

15 Preferably said account access data keys are not stored in any part of the memory of said aggregation means so that said aggregation means is required to obtain instructions from the user to utilise said account access data keys from said custodian database for every aggregation operation.

20 Preferably said linked data network is accessible by users over a computer network, such as the Internet. Preferably said aggregation means is a computer program operated by said aggregator and usable by users via said computer network.

In a preferred embodiment said aggregation will be performed substantially instantaneously according to instructions issued from a user at the time said user is accessing the linked data network.

25 Alternatively, said aggregation may be performed, on instructions of said user, on a regular basis, such as daily, weekly, or monthly.

It is envisaged that the custodian database will operate in much the same manner as a bank security box system will operate, wherein the account access data keys of a

user's accounts to be aggregated are held in a secure data vault, and the aggregator (the person or entity operating the aggregation means) will have no authority to have access to the contents of the custodian database, except in specified circumstances, which would be outside of the ambit of providing aggregation facilities, but may include the occurrence of natural disasters, issuance of court orders compelling disclosure or a change in provider of the data vault. A custodian, being an entity separate from the aggregator, will manage and control the secure data vault and similarly will also not have access to the contents of the data vault.

The system is advantageous in that the user is able to utilise the facilities of the aggregation means to perform aggregation of his or her accounts, but it is the user who is performing the account interrogations, using the account access data keys. In basic concept the aggregator merely provides a "conduit" through which the user himself or herself is able to perform the aggregation without the user's confidential login data, pin numbers and passwords or the like being disclosed to any third party, including the aggregator.

#### **Brief description of the drawings**

The various features and embodiments of the invention are described below, by way of example only, with reference to the accompanying drawings in which:

Figure 1 is a flowchart illustrating the operation of an aggregation service according to the prior art;

Figure 2 is a flowchart illustrating the operation of an aggregation service according to the present invention.

#### **Detailed description of the embodiments**

The components of a network based aggregation service according to a preferred embodiment of the invention are outlined in figure 2. According to this embodiment a user 5 enters into a contract with an aggregator who operates the aggregation means 20. The aggregator provides the user 5 with access to online aggregation software 30.

Initially the user 5 enters the particulars such as names, email address or the like, of the online accounts, investments, shareholdings, frequent flyer points, or other data sources which they propose to aggregate, into the aggregation means 20, using a user terminal 10. The user 5 also inputs, via the aggregation means 20, the account access data keys or "access information" required to access those data sources, into a custodian database, such as a PIN Vault 36, where they are held on a safe custody basis. By entering their access information into a custodian database, the user 5 does not disclose that information to a third party. The safe custody arrangement means that neither the custodian, nor the aggregator, has a right of access to the access information, leaving the user as the only party with authority to activate the access information and carry out aggregation.

The aggregation of the user's account information from variety of different sources 16 is accomplished by the aggregation software 30. In practice aggregation of information would be performed at the request of the user 5. To view the results of an aggregation the user 5, using their user terminal 10, accesses a website of the aggregation means 20 and enters a user identification and password, then selects an option which allows them access to the aggregated data from the aggregation means 20. If a user wishes to receive an updated aggregation, the user 10 accesses the a website of the aggregation means 20 and clicks a button "Refresh". The "Refresh" selection initiates the aggregation and updating of aggregated data currently stored. It is envisaged that a variety of "Refresh" options may be made available to users. For example it may be possible for a user to change to have aggregations performed on a regular basis, such as daily or weekly, or on an 'as needed' basis.

The user 5 uses the aggregation software 30 of the aggregation system 20 to send and receive data signals to, and from the different information sources 16. The user's signals may travel to the target websites of the different sources 16, gather the data, and return it in a prescribed format to the user 5 via network. The user's signals will include their account access data keys which the user requires to carry out the aggregation process.

In a preferred form of the invention the user is provided with PIN vault access data keys as indicated by block 32 which must be in place before access information can be obtained from the PIN vault 36 and access granted to the user's accounts 16. Thus, without the PIN vault access data keys being in position, no aggregation of the user's 5 accounts will be possible. The PIN vault access data keys might conveniently comprise a password or some other form of data string which will be in the sole control of the user 5, thereby further distancing the aggregator from having any control over the access data stored in the PIN vault 36.

In addition, the user's aggregated data might be stored in a data storage facility 10 34 which is separate from the aggregation means 20. The data storage facility 34 is preferably web accessible and may form part of the aggregator's website, or be accessible through the aggregator's website, but need not be a part of the aggregator's web accessible data.

It will be appreciated that by having user-controlled account access data keys 15 which are entirely at the discretion of the user to activate or deactivate, the system is brought into the control of the user. The aggregator cannot perform aggregation services without obtaining access data, from the pin vault, and the account access data keys are the controlling element which must be in place before any access data may be employed for access purposes. Other forms of user control of the access data are 20 possible.

According to the present invention the aggregator merely provides a "conduit" through which the user himself or herself is able to perform the aggregation. A critical feature of the invention therefore is that the information in the PIN vault 36, in which the user's confidential login data, pin numbers and passwords are stored, is not 25 disclosed to any third party, including the aggregator. When a user registers for the aggregation service the user inputs the details of accounts to be aggregated along with the relevant pin numbers and passwords. Items of this data personal, and known only to the user 5, are stored directly in the PIN vault 36, and are accessible only by the user. Preferably the user has an electronic key (such as the PIN vault access key) for

activating or deactivating the aggregation service, and the aggregation service will not operate for a particular user unless that key is in place.

As it is the user who is the active party and will use the aggregator's software and hardware , it will, for all intents and purposes, be the user who makes the contact 5 with the financial institutions 16 with which the user has accounts and provides the relevant access data to enable the account information to be obtained from those financial institutions.

The account information which is obtained from the financial institutions 16 will be provided to the user for his or her exclusive and confidential use. The user may 10 choose to provide the aggregator with a copy of the account information which the aggregator has obtained, but that will be a separate arrangement with the aggregator which the user may or may not choose to enter into.

It is envisaged that the present invention will be implemented via the Internet. Each registered use of the system will be allocated a specific unique summary web page 15 from which they are able to instruct the aggregation of data and view aggregated data.

As a further embodiment of the present system, an auto-login function may be incorporated into the system enabling users to log on directly to a website from their unique summary web page for the purpose, for example, of conducting transactions at that website, rather than having to re-enter login details for each separate service 20 provider. For example, when a user wishes to access their details from a particular service provider they will be prompted with a message such as "Do you wish to be logged on?" or similar. If the user answers yes to this message, the user's user ID and password will be passed on to the service and they will be taken directly into the website of the service provider. If the user answers no to the message, they will be taken to the 25 logon page.

It is envisaged that the aggregation system of the present invention may be implemented either using known so-called screen scraping technology, or alternatively using a 'direct feed' model which may enable faster and more efficient data retrieval. According to this direct feed model, the aggregator would enter into a formal agreement

with other institutions, from which aggregation system user's information is to be aggregated, allowing the aggregator to obtain direct downloads (or "feeds") of information. Thus when the aggregation system requests access to customer information from the institution in question, the institution confirms the system is

5 authorised to access that information (demonstrated by the user's account number, password and user name). Once access is confirmed, the institution transmits the requested user information to the aggregation system using a standard communication protocol. The aggregation system then displays this information to the user via the aggregator website, and more particularly via the user's unique summary web page.

10 The documentation following, entitled "my on-line summary: Aggregation Service" sets out the terms of the type which the applicant might reach with a user for using an aggregation system of the type defined in this document. The aforesaid documentation contains additional details of the preferred system which is proposed to be used by the applicant, and forms part of this specification.

15

It will be appreciated that the "conduit" model described in this specification in relation to an aggregation service is also applicable to other on-line services. For example this "conduit" model may be applied to an on-line payment system, such as cash transfer operations in which a secure funds clearing box may be provided,

20 accessible only to a user and funds transfer may be initiated by a user request in the form of an email. Additionally the 'conduit' model may also be used in relation to a host of other on-line transactions where security and user-activated requests are beneficial, including financial planning tools and e-commerce banking in general.

It will be understood that the invention disclosed and defined herein extends to

25 all alternative combinations of two or more of the individual features mentioned or evident from the text or drawings. All of these different combinations constitute various alternative aspects of the invention.

The foregoing describes embodiments of the present invention and modifications, obvious to those skilled in the art can be made thereto, without departing from the scope of the present invention.

**my online summary****Aggregation Service****Terms**

The Commonwealth Bank of Australia invites you to join our **my online summary Aggregation Service** (the "Service"). The purpose of the Service is to provide you with the means of aggregating and ultimately better analysing your financial, investment and other information accessible through the internet and held by different parts of the Commonwealth Bank Group or by other organisations with whom you may have online relationships, such as other financial institutions or stockbrokers ("Service Providers").

Below we set out the Terms of the Service. We advise you to read them in full and be sure that you understand them. If these Terms are acceptable to you, please click on the "accept" box that appears at the end of the Terms. By so doing you agree to be bound by these Terms.

**The Service to be Provided**

- The Service allows you to aggregate account, financial, investment and other information held online with the Commonwealth Bank Group or by other Service Providers.

**How the Service Works**

- When you join the Service, you will provide to us your name, email address, home address including postcode and any other personal information we require ("Personal Information") and the identities of the online accounts, investments, shareholdings, frequent flyer points, email addresses or other data sources which you propose to aggregate ("Accessible Data"). You may from time to time add to or delete from your Accessible Data.
- You will also input into a PIN Vault the login names, User IDs, PINs, passwords and access codes ("Login Information") to your Accessible Data. The PIN Vault is a

secure computer environment in which your Login Information will be housed on a safe custody basis.

- You will choose a Customer Identification ID and password. You will need to input these to gain online access to the Service. When you access the Service, you will be able to view the aggregated information which a routine process will produce with respect to your Accessible Data ("Aggregated Data").
- You will need to provide and maintain all telephone and other equipment (other than any software provided to you from time to time by us for the purposes of the Service) needed to use the Service.
- If you forget your Customer Identification ID and password for the Service you will need to re-register for the Service to obtain a new one.
- At this stage no fees are charged for the Service. However, we may, following notice to you, impose fees at a later time.

#### **Use of Login Information**

1. Use of the Login Information you have input into the PIN Vault is strictly limited as follows:

- When you enter information relating to a data source you propose to aggregate (eg when you join the Service or add a new Service Provider), you initiate a process whereby you automatically activate the Login Information relating to that data source to obtain initial Aggregated Data from it.
- When you subsequently access the Service, you may "refresh" (initiate an updating of) the Aggregated Data from some or all of your data sources, in which case once again you automatically activate the appropriate Login Information for that purpose.
- Should you cancel the Service either entirely or in respect of a particular online site, or amend your Login Information, you thereby automatically delete the relevant Login Information. Similarly, if we terminate all or part of the Service, the relevant Login Information is also automatically deleted.

- Your Login Information is not otherwise accessible to you (apart from when you use the "Autologin" feature to directly connect yourself to your Service Provider), or known or accessible to us or to the custodian we use for the PIN Vault (except in the case of emergency or where there is a change in the custodian we use for the PIN Vault, in which case all due care will be taken to maintain the security of your Login Information).
- The PIN Vault may be located outside Australia and you consent to the housing of your Login Information in that location.

#### **Privacy**

- We will hold your Personal Information and Accessible Data and may hold your Aggregated Data. We will not disclose any of it except as provided below or where you have consented or we are required or permitted by law to do so.
- The Privacy Policy contained on the **my online summary** site, from time to time, also contains statements about your privacy and data protection and applies to your use of the **my online summary** site and the Service.
- By joining the Service you consent to us using your Personal Information, Accessible Data and Aggregated Data (which may include credit information about you) and disclosing it to other Commonwealth Bank Group entities for the purpose of analysis. In performing this analysis we and members of the Commonwealth Bank Group may use such information with data from other sources.
- Unless you notify us otherwise, you consent to us using your Personal Information, Accessible Data and Aggregated Data and disclosing it to other Commonwealth Bank Group entities for the purposes of marketing products and services to you from time to time.
- We may contact you regarding any matter relevant to the Service. We may also use your Personal Information, Accessible Data and Aggregated Data to improve the operation of the Service and to develop usage data.

- You consent to us using, or sharing with third parties, your Aggregated Data for the purposes of statistical analysis of market trends or to compile aggregated data which does not personally identify you or any other user of the Service.
- You consent to disclosure of your Personal Information, Accessible Data and Aggregated Data to third parties, to the extent that such disclosure may occur in the provision of the Service. You also consent to the disclosure of your Personal Information, Accessible Data and Aggregated Data to third party suppliers who conduct specialised activities on our behalf which are necessary to our business operations, for example, mailing houses. We will only disclose such information to these third party suppliers on a confidential basis and for the limited purpose of conducting the specialised activity.

#### **Our Liability for Unauthorised Transactions**

- We are responsible for any losses you suffer as a result of unauthorised transactions on your online accounts due to fraud or negligence arising in connection with our providing the Service to you.
- However, you must notify us immediately you become aware of any such unauthorised transactions or come to suspect that they may occur. **If you fail to do so, we will not be liable in respect of any further losses you suffer.**
- In addition, if the Service Provider of the account in question is not us, you must:
  - contact your Service Provider;
  - follow the procedures agreed with that Service Provider to investigate and resolve the matter; and
  - require the Service Provider to remedy or compensate you for any losses you may have suffered to the extent the law allows.

**If you fail to do any of these things, we will not be liable in respect of any relevant loss.**

**Limitations on our responsibility**

- **You acknowledge that:**
- **there may be a high level of variability in up-to-dateness between and within sites operated by your Service Providers; and**
- **the information accessed from your Service Providers may be out-of-date or inaccurate.**
- **Subject to your statutory rights, we are not liable if you suffer loss because:**
- **the Service is interrupted, slow, unreliable or contains errors; or**
- **the results obtained through the Service are inaccurate or out-of-date.**
- **The Service is provided without seeking any prior consent of your Service Providers and we have no contractual arrangements with them regarding the Service.**
- **References to any names, marks, products or services of third parties or hypertext links to third party sites and/or information do not necessarily indicate their endorsement of the Service or the information obtained from them.**
- **We do not accept responsibility for any charges you may incur from any of your Service Providers by using the Service.**

**Term**

- **These Terms apply from the time you signify your acceptance of the Terms by clicking on the "accept" box at the end of these Terms.**
- **You or we may terminate the provision of the Service to you without reason or prior notice.**

- If you wish to terminate, follow the online procedure for cancelling enrolment.
- We may terminate by an online communication, by publishing a notice in at least one newspaper generally circulated in your State or Territory, or by such other means as may be reasonable in the circumstances.
- On termination, you will cease to have the right to use the Service. In all other respects the Terms continue to apply as appropriate.

**Other Rights you Acknowledge that we have**

- We may rely on advertisers and sponsors to help fund the Service. We may display advertisements and promotions of all kinds in and with the Service. We may have agreements with websites including revenue sharing from advertising or transactions.

**Your Other Responsibilities**

- You agree to provide true, accurate and current Personal Information and Accessible Data, as requested in our registration form and to keep your Personal Information and Accessible Data up to date. You also agree to input correct and current Login Information into the PIN Vault, and to keep your Login Information up to date.
- You agree not to disclose your Customer Identification ID and password for the Service to anybody, and to take such measures as you reasonably can to prevent others from discovering or using your Customer Identification ID and password. You also agree to notify us immediately of any unauthorised use of your Customer Identification ID and password for the Service, or of any other breach or possible breach of security. **Subject to your statutory rights, if you breach these responsibilities, you will be responsible for any resulting unauthorised transactions.**
- You may not use the Service to conduct any business or activity that is unlawful. You must comply with all applicable laws, rules, regulations and industry codes of conduct in connection with the Service.

- You have various obligations under the terms and conditions you have agreed with your Service Providers. **You warrant to us that your input of the Login Information into the PIN Vault and your use of the Service do not contravene those terms and conditions.** If you have any doubts as to this, we advise you to contact your Service Providers. You must notify us if at any time you become aware of any such breach.
- The Service is available to Australian residents only. **You warrant to us that you are an Australian resident and undertake to notify us immediately if you become a resident of another country.**

#### **Effect on other Arrangements with Commonwealth Bank Group**

- These Terms are intended to apply only to the Service, and they modify or otherwise effect the terms of any other arrangements you may have with us only to the extent necessary for the purpose of facilitating the Service.

#### **Intellectual Property Matters**

- Commonwealth Bank Group names, trademarks, logos, designs and slogans are owned by members of the Commonwealth Bank Group. You may not use them in any advertising, publicity or other commercial manner without the prior written consent of the relevant owner. You may use, copy and distribute the materials found on the Service for internal, non-commercial, informational purposes only. All copies that you make of the material must bear any copyright, trademark or other proprietary notice that pertains to the material being copied. Except as authorised in these Terms, you are not being granted a licence under any copyright, trademark, patent or other intellectual property right in the material or the products, services, processes or technology described therein.
- Any feedback (including comments, questions, suggestions, criticisms or ideas) that you send to us will be treated as being non-confidential and non-proprietary. We may use any ideas, concepts, know-how or techniques contained in such feedback for any

purpose whatsoever (including developing, manufacturing and marketing products and services incorporating such information).

- Trademarks contained on or associated with the Service that are not owned by Commonwealth Bank Group members are the trademarks of their respective owners.

**Changes to the Service or these Terms**

- We may discontinue, suspend or alter any aspect of the Service (eg the online sites available for aggregation) at any time. We will use reasonable efforts to notify you (eg by posting information on the site).
- We may change these Terms at any time. We will take reasonable steps to notify you by e-mail or we will refer you to the changes the next time you use the Service. Your continued use of the Service is acceptance of the changed Terms.

**Contact us if a problem arises**

- Contact us as soon as possible if you think:
- any unauthorised transactions have occurred on your online accounts; or
- we have not complied with our obligations under these Terms.

For unauthorised transactions, if the Service Provider of the account in question is not us, you should also contact your Service Provider.

- If we dispute your claim but are unable to resolve the dispute immediately, we will indicate to you the time needed to investigate your claim. We will report to you as soon as possible and generally within 10 business days, giving you the reasons for our decision.
- If we conclude from our investigations that your claim is unfounded, you may ask us to:
- review our investigation; or

- give you a copy of the material on which we based our decision. (We cannot however give you material which may breach a confidence, legal duty or obligation or which may adversely affect security).
- If you are not satisfied with our answer, we will advise you of other avenues of dispute resolution available to you.

**Miscellaneous**

- We may assign our rights under these Terms at any time without notice.
- These Terms are governed by the laws of New South Wales

**Defined Terms**

- **We** means:

The Commonwealth Bank of Australia and its staff and other agents. Any other grammatical form of the word "we", along with "our" and "us" has a corresponding meaning.

- **Commonwealth Bank Group** means:

The Commonwealth Bank of Australia and its related entities, such as (at present) ASB Bank Limited, Commonwealth Life Limited, Commonwealth Investment Services Limited, Commonwealth Funds Management Limited and Commonwealth Custodial Services Limited.

**Claims**

1. A method of aggregating one or more of a user's accounts, each of which is protected by one or more account access data keys which are personal to the user, each user account being maintained by an account managing organisation with details of the accounts being contained in an account managing organisation's database, said method including the steps of:
  - establishing a linked data network between one or more user terminals, a custodian database, an aggregation means, and said account managing organisation or organisations database or databases;
  - allowing a user, via a user terminal, to enter account access data keys into said custodian database for each of the user's accounts which the user chooses to aggregate;
  - allowing a user to enter instructions via a said user terminal to the aggregation means to aggregate selected of said user's accounts;
  - allowing the aggregation means under the instruction of the user to utilise said account access data keys from said custodian database for the purpose of using said keys to obtain account data from said database or databases of said account managing organisations; and
  - allowing the user to access said account data from a said user terminal.
- 20 2. A method of aggregating one or more of a user's accounts as claimed in claim 1 wherein said account access data keys are electronically readable data strings such as pin numbers or passwords.
3. A method of aggregating one or more of a user's accounts as claimed in claim 1 or 2 wherein said aggregation means and said custodian database are controlled and managed by separate organisations.
- 25 4. A method of aggregating one or more of a user's accounts as claimed in any one of the preceding claims wherein said account access data keys are not stored in any part of the memory of said aggregation means so that said aggregation means is required to

obtain instructions from the user to utilise said account access data keys from said custodian database for every aggregation operation.

5. A method of aggregating one or more of a user's accounts as claimed in any one of the preceding claims wherein said linked data network is accessible by users over a computer network, such as the Internet.

6. A method of aggregating one or more of a user's accounts as claimed in any one of the preceding claims wherein said aggregation means is a computer program operated by said aggregator and usable by users via said computer network.

7. A method of aggregating one or more of a user's accounts as claimed in any one of the preceding claims wherein said aggregation is performed substantially instantaneously according to instructions issued from a user at the time said user is accessing the linked data network.

8. A method of aggregating one or more of a user's accounts as claimed in any one of claims 1 to 6 wherein said aggregation is performed, on instructions of said user, on a regular basis, such as daily, weekly, or monthly.

9. A system for aggregating one or more of a user's accounts, each of which is protected by one or more account access data keys which are personal to the user, each user account being maintained by an account managing organisation with details of the accounts being contained in an account managing organisation's database, the system comprising a linked data network between one or more user terminals, a custodian database, an aggregation means, and said account managing organisation or organisations database or databases, said aggregation means being adapted to, under the instruction of the user, utilise said account access data keys from said custodian database for the purpose of using said keys to obtain account data from said database or databases of said account managing organisations; wherein in use:

a user, via a user terminal, enters account access data keys into said custodian database for each of the user's accounts which the user chooses to aggregate;

said user enters instructions via a said user terminal to the aggregation means to aggregate selected of said user's accounts; and

said user accesses aggregated account data from a said user terminal.

wherein said account access data keys are electronically readable data strings such as pin numbers or passwords.

5 10. A system for aggregating one or more of a user's accounts as claimed in claim 9 wherein said aggregation means and said custodian database are controlled and managed by separate organisations.

10 11. A system for aggregating one or more of a user's accounts as claimed in claim 9 or 10 wherein said account access data keys are not stored in any part of the memory of said aggregation means so that said aggregation means is required to obtain instructions from the user to utilise said account access data keys from said custodian database for every aggregation operation.

15 12. A system for aggregating one or more of a user's accounts as claimed in any one of claims 9 to 11 wherein said linked data network is accessible by users over a computer network, such as the Internet.

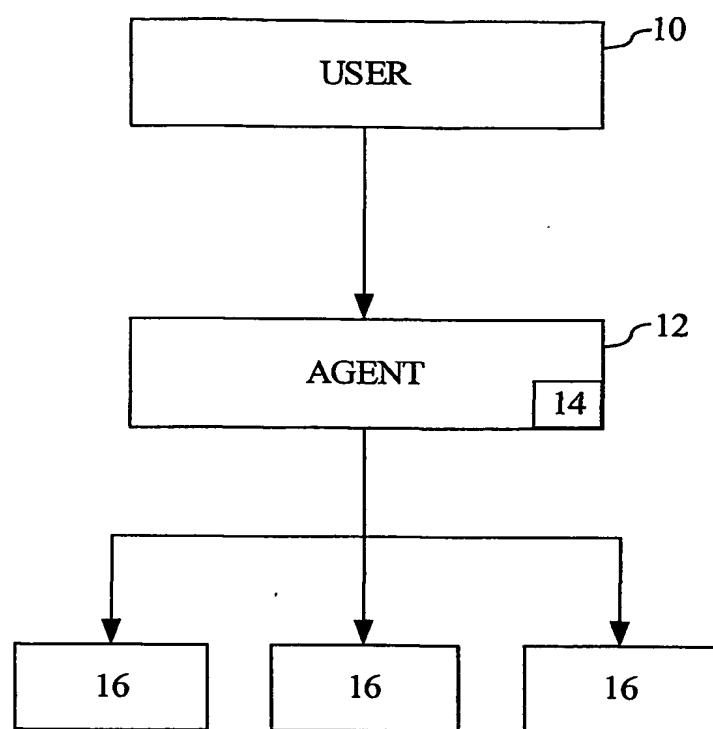
13. A system for aggregating one or more of a user's accounts as claimed in any one of claims 9 to 12 wherein said aggregation means is a computer program operated by said aggregator and usable by users via said computer network.

20 14. A system for aggregating one or more of a user's accounts as claimed in any one of claims 9 to 13 wherein said aggregation is performed substantially instantaneously according to instructions issued from a user at the time said user is accessing the linked data network.

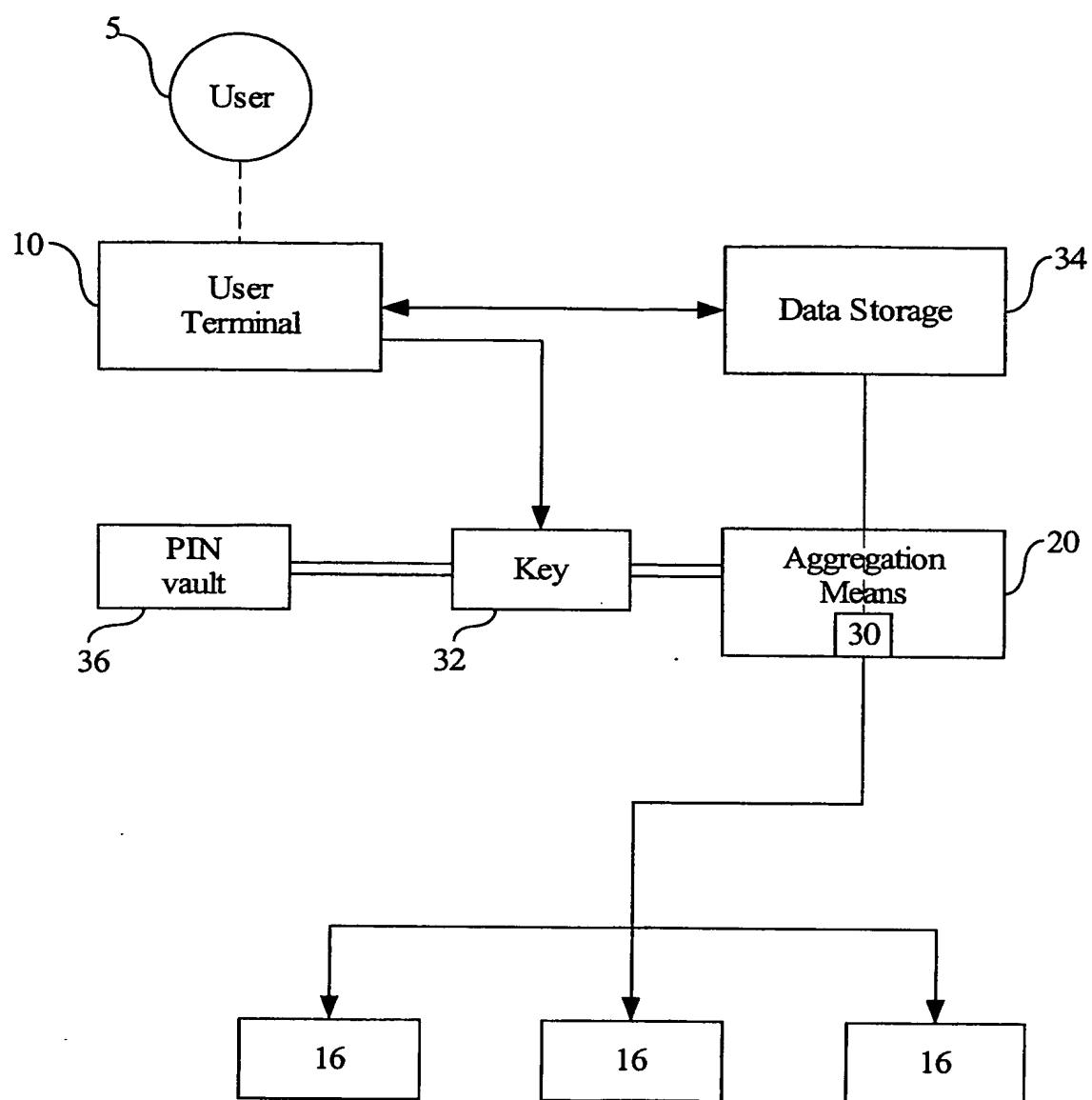
25 15. A system for aggregating one or more of a user's accounts as claimed in any one of claims 9 to 13 wherein said aggregation is performed, on instructions of said user, on a regular basis, such as daily, weekly, or monthly.

16. A method for aggregating one or more of a user's accounts substantially as herein described with reference to Figure 2 of the accompanying drawings.

17. A system for aggregating one or more of a user's accounts substantially as herein described with reference to Figure 2 of the accompanying drawings.



*Figure 1*



**Figure 2**

## INTERNATIONAL SEARCH REPORT

International application No.

PCT/AU01/01519

**A. CLASSIFICATION OF SUBJECT MATTER**

Int. Cl. 7: G06F 17/60

According to International Patent Classification (IPC) or to both national classification and IPC**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)

IPC7: G06F 17/60

US Cl: 705/--

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

DWPI, USPAT

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	WO 00/25227 (VERTICALONE CORPORATION) 4 May 2000 See whole document but in particular page 16 line 17 to page 18 line 3	1-17

Further documents are listed in the continuation of Box C     See patent family annex

* Special categories of cited documents:	
"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"E" earlier application or patent but published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O" document referring to an oral disclosure, use, exhibition or other means	
"P" document published prior to the international filing date but later than the priority date claimed	"&" document member of the same patent family

Date of the actual completion of the international search

7 February 2002

Date of mailing of the international search report

13 FEB 2002

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**INTERNATIONAL SEARCH REPORT**  
Information on patent family members

International application No.  
**PCT/AU01/01519**

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report	Patent Family Member
WO 00/25227	US 6079902

**END OF ANNEX**